





Medicare Overview

Your simple guide to understanding Medicare Parts A, B, C and D

	Medicare Part A 	Medicare Part B 	Medicare Part C Medicare Advantage (HMO/PPO) 	Medicare Part D 
Benefits	Hospital	Medical	Replaces Medicare Part A and Part B (may include Part D coverage)	Prescription Drug
Provider	Federal Government	Federal Government	Insurance Company	Insurance Company
Benefit Gaps	Part A deductibles, co-payments and coinsurance	Part B deductibles, co-payments and coinsurance	Part A and B deductibles, co-payments and coinsurance up to \$9,350.00 (plans may vary)	Individual plans may vary
Location of Services or Supplies	Any doctor or hospital that accepts Medicare	Any doctor or hospital that accepts Medicare	Normally limited to providers that accept the plan's fee schedule	Any pharmacy that accepts the plan
Your Cost	None (in most cases)	\$185* (more if your income is higher)	\$185* (more if your income is higher) PLUS Medicare Part C Plan costs (vary by plan)	Costs vary by plan and income

Medicare Supplement Insurance

Purpose	Helps cover out-of-pocket costs for Medicare Parts A and B.
Provider	Insurance Company
Benefits	Can pay deductibles, co-payments and other out-of-pocket costs.
Your Cost	Medicare Supplement insurance policies have a monthly premium.

You cannot purchase Medicare Supplement insurance to cover the gaps in Medicare Part C

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*in 2025

In KY/MO: Medicare Supplement policies are available for people under age 65 due to a disability.

We are not connected with, nor endorsed by, the U.S. Government or the Federal Medicare Program. An agent will contact you with complete details including costs and limitations. Insurance policy kinds: L030, L035, L036, L039 (In GA: L030GA; L035GA; L036GA; L039GA; In MO: L030MO, L035MO, L036MO, L039MO).

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Important Premium Information

Your simple guide to understanding Medicare Part B and Part D monthly premium information

Medicare Part B and Part D Monthly Premium Details –

Most 2025 age eligible enrollees pay \$185 monthly for Medicare Part B and have no additional income-related monthly adjustment for Part B. However, if your modified adjusted gross income, as reported on your IRS tax return from two years ago (the most recent information provided to Social Security by the IRS), is above a certain limit, you may pay more. The amount you pay can change each year depending on your income, and you will be contacted by Social Security if you are required to pay more. If you do not agree with the amount you are required to pay for your Part B premium (for example, your income goes down), contact Social Security.

If your yearly income (for what you pay in 2025) was			You pay each month In 2025	In 2025 for Part D you pay
File individual tax return	File joint tax return	File married & separate tax return		
\$106,000 or less	\$212,000 or less	\$106,000 or less	\$185	Your plan premium
Above \$106,000 up to \$133,000	Above \$212,000 up to \$266,000	Not applicable	\$259	\$13.70 +your plan premium
Above \$133,000 up to \$167,000	Above \$266,000 up to \$334,000	Not applicable	\$370	\$35.30 +your plan premium
Above \$167,000 up to \$200,000	Above \$334,000 up to \$400,000	Not applicable	\$480.90	\$57 +your plan premium
Above \$200,000 and less than \$500,000	Above \$400,000 and less than \$750,000	Above \$106,000 and less than \$394,000	\$591.90	\$78.60 +your plan premium
\$500,000 or above	\$750,000 or above	\$394,000 or above	\$628.90	\$85.80 +your plan premium

If you meet certain income and resource limits, you may qualify for extra help from Medicare to pay the costs of your Medicare premiums and/or prescription drug coverage. Call your State Medicaid Program to see if you qualify.

Information obtained from “Medicare & You,” Centers for Medicare & Medicaid, 2025
“Choosing a Medigap Policy: A Guide to Health Insurance for People With Medicare,”
Centers for Medicare & Medicaid Services (CMS) and the National Association of Insurance Commissioners (NAIC), 2024